

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

TITLE I CLAIM FOR LOSS
(COVER SHEET)

This package contains four sets of forms as follows: Parts 1 and 2, Transmittal Letter; Part 3 through 6, Application Voucher; Parts 7 through 10, Schedule A-Deductions; and Parts 11 through 14, Schedule B-Additions. Detach this cover sheet, carefully read all of the following suggestions and separate each set from the other. Prepare each of the four sets separately by typewriter. Forward parts 1, 3 through 5, 7 through 9, and 11 through 13 (with carbon intact) to HUD (complete address is on transmittal letter). Retain parts 2, 6, 10, and 14. This form is supplied by local HUD offices.

HELPFUL SUGGESTIONS FOR FILING A TITLE I CLAIM FOR LOSS

1. **ACCURACY AND COMPLETENESS:** With each claim submission, review each sheet to insure that all applicable spaces are completed, itemizations, if any, are listed, and the form is signed and dated.
2. **SECURED ACCOUNTS:** If security has been taken in the form of a real estate mortgage, deed of trust, conditional sales contract, chattel mortgage, mechanics lien, or other security device for the purpose of securing the loan, it should be recorded in accordance with the statutes of the applicable jurisdiction. Where security has been recorded, the insured shall, prior to filing claim, place on record an assignment to the United States of America of said security.
3. **FORM OF ASSIGNMENT:** The assignment of the note, deed of trust, judgment, or any other security device is to read as follows: All right, title, and interest of the undersigned is hereby assigned (without warranty, except that the note qualifies for insurance) to the United States of America.

(Financial Institution)

By _____

Title _____

Date _____

4. **BANKRUPTCY/DECEDENT ESTATE:** Indicate if PROOF OF CLAIM has been filed in bankruptcy or decedent estate case; if so, give an assignment of claim acceptable for use in the applicable jurisdiction. If no proof of claim is filed, give reason.
5. **REFINANCED ACCOUNTS:** All papers taken in conjunction with the original loan, as well as papers taken with a renewal note must be submitted. Send ledger cards on all prior loans reported for insurance, and specifically show the unpaid balance and the amount of rebate on the old note when refinanced.
6. **TIME REQUIREMENTS:** Claim shall be filed no later than 6 months after the due date of the final installment provided for in the note where a Property Improvement Loan or Historical Preservation Loan, has defaulted. Where a Fire Safety Equipment Loan or Mobile Home Loan has defaulted, claim shall be filed no later than 9 months and 31 days after the due date of the earliest fully unpaid installment provided for in the obligation. Where a Lot Loan or Combination (mobile home and lot) Loan has defaulted, claim shall be filed no later than 12 months and 31 days after the due date of the earliest fully unpaid installment provided for in the obligation. Unless an extension of the claim filing period is requested by the lender and approved by the Secretary, the above claim filing periods must be met due to regulatory requirements. Request for such extension must be in writing and submitted to the Director of Title I Insured Loan Division. Attach an approved copy of the extension request to the claim package.
7. **ITEMIZED STATEMENTS:** Submit an itemized breakdown of repossession costs for: refurbishing costs, attorney's fees, uncollected court costs, sales commissions to dealers, and/or related costs, as applicable, when filing a claim. Review carefully each paper that is made a part of the claim for accuracy and completeness. In the event of an omission or an apparent irregularity, have it clarified prior to submittal, and comment on such matters when transmitting claim.
8. **PAYMENTS RECEIVED AFTER FILING CLAIM:** Should the maker of the obligation tender payments thereon to the insured institution subsequent to the filing of this application, such monies will be accepted for, and the proceeds immediately transmitted to Mortgage Insurance Accounting, Attention: Receipts and Deposits Branch, (T-4), Department of Housing and Urban Development, Washington, D.C. 20410, in accordance with the HUD Regulations.
9. **ADDITIONAL INSTRUCTIONS:** Further information and clarification on the settlement of claims can be found in Title I Operating Handbooks 4700.1 and 4710.1.
10. **ORDER OF PREPARATION:** Schedules A and B must be completed prior to the preparation of the Application Voucher.
11. **PROGRAM CODE CHART:** The program abbreviations used on the Transmittal Letter are explained below:

PIL	- Property Improvement Loan
HPL	- Historical Preservation Loan
PEEL	- Fire Safety Equipment Loan
MHL	- Mobile Home Loan
MHLL	- Mobile Home Lot Loan
Combo Loan	- Combination (Mobile Home and Lot) Loan

Replaces FH-7, which is obsolete.

HUD-537 (2-78)

INSTRUCTIONS FOR
PREPARATION OF TITLE I CLAIM FOR LOSS
TRANSMITTAL LETTER

1. Complete blocks 1 through 6 as required in the upper portion of the transmittal letter.
2. All documents, forms, ledger cards, and correspondence relating to the account must be included with the claim package.
3. The chart on the right side of the check list provides a convenient reference, by program (see Program Chart below), in determining when certain documents are required.
4. With the exception of the "Statement of Repossession Costs for Mobile Home", items listed under "Copies of all Correspondence: As Applicable" have not been checked by program, since these items may or may not be required, depending on the nature and complexity of the individual defaulted account. Applicability of the unchecked items are explained in Chapter 4 of this handbook.
5. Place check marks for all applicable documents included in the claim package in the left column under block 7.
6. Block 8 shall contain explanations of any inconsistencies or inaccuracies found in the examination of the documents.
7. Blocks 9, 10, and 11 shall contain the date the application was signed, the name of the insured lending institution, and signature and title of an authorized official, respectively.

PROGRAM CODE CHART

PIL	- Property Improvement Loan
HPL	- Historical Preservation Loan
FSEL	- Fire Safety Equipment Loan
MHL	- Mobile Home Loan
MHLL	- Mobile Home Lot Loan
Combo Loan	- Combination (Mobile Home & Lot) Loan

Form Approved
OMB No. 83 RG133

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT										
MORTGAGE INSURANCE ACCOUNTING OFA										
TITLE I CLAIM FOR LOSS TRANSMITTAL LETTER			1. TITLE I LOAN NUMBER 0796367		2. CONTRACT NUMBER 11223					
TO: Mortgage Insurance Accounting, OFA Department of Housing and Urban Development Washington, D.C. 20410 Attn: Title I Branch			3. NAME OF BORROWER(S) Thomas, Richard R. 111 First Street Cleveland, Ohio 45205					5. DATE OF CHECK 7-1-77		
			4. TO WHOM WAS PROCEEDS CHECK PAID Richard R. Thomas							
6. REASON FOR DEFAULT Illness										
✓	7	CHECK ITEMS ATTACHED <i>(Select applicable program column at the right for guidance in determining the source of items to be attached.)</i>			FIL	HPL	FSEL	MML	MMLL	Combo Loan
X		Title I Claim for Loss, in Triplicate (HUD 837), signed and dated			X	X	X	X	X	X
X		Credit Applications, pertinent to claim			X	X	X	X	X	X
X		Evidence of Investigation of Borrower's Credit			X	X	X	X	X	X
		Borrower's Authorization Form			X		X			X
		Borrower's and Dealer's Completion Certificate			X		X	X		X
		Placement Certificate for mobile home						X		X
		Dealer's Contract, Sales Agreement or Invoice			X		X	X		X
		Manufacturer's Invoice for mobile home						X	X	X
		Certificate of Appraisal						X	X	X
		Mobile Home Lot Certification					X	X		X
		Advance Notice to Borrower of Credit Approval			X		X	X	X	X
X		Evidence of Compliance with Regulation Z			X	X	X	X	X	X
		Built-in Kitchen (FH-801)			X					
		Septic Tank Certification			X					
		Certificate of Eligibility for Carpeting (FH-802)			X					
X		Promissory Note, Properly assigned and dated			X	X	X			
X		Certificate of Eligibility (FH-1(NPI))			X	X	X			
		Evidence of Fire Safety Marshall's Approval (or other State or Local Agency in charge of fire safety equipment)					X			
X		Copies of all Correspondence: As Applicable			X	X	X	X	X	X
		Statement of Attorney's Collections and Fees								
X		Copy of Demand Letter to Borrower showing the note balance (indicate if net or payoff balance)								
		Copies of all approved HUD Letters extending claim filing period								
		Statement of Repossession Costs for mobile home						X		X
		Ledger Cards of prior Title I Loans								
		Rebate allowed in refinancing \$								
		Security Instruments								
		Evidence of Recorded Assignment to U.S.A.								
		Transcript of Judgment								
		Assignment of Judgment								
		Evidence of Recorded Assignment to U.S.A.								
		Statement of Court Costs								
		Waiver of Attorney's Lien								
		Notice of Bankruptcy only								
		Proof of Claim Filed in Bankruptcy and/or Decedent estate								
		Assignment suitable for transfer of interest								
8. REMARKS: <i>(To facilitate the processing of this claim, please explain any discrepancies found in examination of the documents.)</i>										
9. DATE July 31, 1979		10. NAME OF INSURED INSTITUTION MILLER FINANCE COMPANY				11. SIGNATURE AND TITLE OF AUTHORIZED OFFICIAL <i>Authorized G. Person, Vice President</i>				

PART 1 — TO HUD, MIA WITH PARTS 3/5, 7/9, AND 11/12 (CARBON INTACT) WITH OTHER PAPERS CHECKED ABOVE

HUD-837 (2-78)

INSTRUCTION FOR
PREPARATION OF TITLE I CLAIM FOR LOSS
APPLICATION VOUCHER

SCHEDULES "A" AND "B" SHALL BE PREPARED PRIOR TO THE PREPARATION OF THE APPLICATION VOUCHER. Complete blocks 1 through 14 in the upper portion of the voucher. Enter in block 15 the complete name(s), address and ZIP code of the maker(s) and co-maker(s), if any. The following required data to be furnished shall be shown in the column headed "Certified Information Furnished by Applicant" (block 16). Do not enter any data in the column headed "HUD USE ONLY, Verification of Amount Due". The item numbers listed below relate to the numbers at the left (center) of the Application Voucher. In addition, Block 11 should contain the proceeds to borrower in "actuarial" cases.

Item (1) Enter the total finance charge which has been included in the face amount of the note. (Face Amount of Note less Purchase Price or Proceeds to Borrower.)

Item (2) Enter the earned finance charge by multiplying item 1, above, by the proration factor. The proration factor to be used for Title I loans which are not subject to the actuarial method is based on the following formula:

$$\frac{mn + dn - d(1+d)}{30} \div \frac{mn + n \frac{(n-1)}{2}}{30} = \text{Proration Factor}$$

m = number of days to first payment
n = number of periods in loan
d = number of payments made before default

Item (3) Enter the actual amount of funds disbursed to the borrower or to the dealer.

Item (4) Enter the total by adding items 2 and 3.

Item (5) Enter actual number of installments received prior to default or maturity in the space provided in parentheses. Then enter in block 16 the total amount of installments received on the account before default or the maturing of the note. Certification concerning these monies is incorporated in the Application Voucher.

Item (6) A. Enter the amount of unpaid principal balance and the prorated finance charge by subtracting item 5 from item 4.

B. Enter the unpaid principal balance as of the date of default. This amount shall be taken directly from the amortization schedule provided for the note. Use this line only when the finance charge is calculated by using the "actuarial method" and an amortization schedule is used; namely, for Fire Safety Equipment, Combination, Mobile Home, and Lot Claims.

Item (7) Enter the total deductions from Schedule A, which should be prepared prior to the preparation of the Application Voucher.

Item (8) Enter the unpaid principal balance after deductions have been considered by subtracting item 7 from item 6A or 6B, as applicable.

Item (9) Enter the interest computed at 7 percent per annum on the outstanding balance, computing from the date of default to either the date of the claim application or for a period of 9 months and 31 days (except 12 months and 31 days for Combo and Lot claims) following such defaulted date, whichever period of time is lesser. Once the date to which interest is considered eligible for coverage has been established, determine the exact number of days between the date of default and such established date. The interest factor for the determined days at 7% interest rate can be located on the interest table.1/ The factor, when multiplied by the outstanding balance due (item 8, above) results in the interest earned for the period.

Item (10) Enter the unpaid principal balance and earned interest by adding item 8 to item 9.

Item (11) Enter the total additions from Schedule B, which should be prepared prior to the preparation of the Application Voucher.

Item (12) Enter the total amount of the claim prior to co-insurance allowance by adding items 10 and 11.

Item (13) For all "Type A" loans listed in block 2 of the Application Voucher, enter 10% of item 10. For all "Type B" loans listed in block 3, enter 10% of item 12.

Item (14) Enter the total insured loss (item 12 minus item 13).

Blocks 17, 18, and 19 shall contain the full name and address (including ZIP code) of the lending institution, signature and title of the authorized official attesting to the certification statement, and the date the application is signed, respectively.

1/ Exact Number of Days in Fractional Parts of a Year Table and Interest a 7% Per Annum are located in Appendices to the Title I Operating Handbooks 4700.1 and 4710.1.

PLEASE DO NOT REMOVE CARBONS										
U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT MORTGAGE INSURANCE ACCOUNTING, OFA										
TITLE I CLAIM FOR LOSS APPLICATION VOUCHER				1. MARKED RESERVE NO.		HUD USE ONLY Claim Number:				
2. TYPE "A" LOANS <input type="checkbox"/> Property Improvement Loan <input type="checkbox"/> Mobile Home Loan <input checked="" type="checkbox"/> Historical Preservation Loan <input type="checkbox"/> Fire Safety Equipment Loan				3. TYPE "B" LOANS <input type="checkbox"/> Mobile Home Lot Loan <input type="checkbox"/> Combination (Mobile Home and Lot) Loan		4. CONTRACT NUMBER 11223				
						5. TITLE I LOAN NUMBER 0796367				
						DATE OF:		MONTH	DAY	YEAR
						6. NOTE		July	01	1977
						7. FIRST INSTALLMENT		Aug.	01	1977
15. NAME(S) AND ADDRESS OF MAKER(S) OF NOTE Thomas, Richard R. 111 First Street Cleveland, Ohio 45205 NAME(S) OF CO-MAKER(S) (If any): Grey, John T.				8. FINAL INSTALLMENT		Sept.	01	1987		
				9. DEFAULT		May	01	1979		
				11. FACE AMOUNT OF NOTE		\$ 51,660.00				
				12. INSTALLMENTS REQUIRED		NO. AMT. OF EACH				
						120	\$ 430.50			
14. DATE ON WHICH DEMAND WAS MADE FOR FULL UNPAID BALANCE: June 30, 1979				13. MONTHLY STATEMENT ON WHICH ACKNOWLEDGED MONTH YEAR September 1977		10. INTEREST RATE CHARGED 12 %				
								16. CERTIFIED INFORMATION FURNISHED BY APPLICANT		
Applicant to Complete All Items Below Except Where the Regulations Require that the Finance Charge be Calculated by the "Actuarial Method". Where the "Actuarial Method" is Used, Start with Line 6B and Place a Dash (-) in the Appropriate Dollar Column (Block X) for Lines 1 through 6A.				HUD USE ONLY VERIFICATION OF AMOUNT DUE		16 \$ 21,660.00				
						\$ 7,195.15				
(1) Total Finance Charge						\$ 30,000.00				
(2) Charge Prorated to Default (Line 1 x Factor .3321861233)						\$ 37,195.15				
(3) Purchase Price or Proceeds to Borrower						\$ 9,040.50				
(4) Total (Line 2 plus Line 3)						\$ 28,154.65				
(5) Total Installments Received Prior to Maturity (Number of Monthly Installments 21)						\$ 28,154.65				
(6) A. Unpaid Principal Balance and Prorated Finance Charge (Line 4 minus Line 5)						\$ 0-				
B. Unpaid Principal Balance as of Date in Block X above (USE ONLY WHEN FINANCE CHARGE IS CALCULATED BY "ACTUARIAL METHOD.")						\$ 28,154.65				
(7) Enter Total Deductions from Schedule A, Attached (Section I, II, or III, as Applicable)						\$ 491.36				
(8) Unpaid Principal Balance (Line 6A or 6B minus Line 7)						\$ 28,646.01				
(9) Uncollected Earned Interest from Date of Default at 7% per Annum (Adjusted to 7-31-79)						\$ 0-				
(10) Unpaid Principal Balance and Earned Interest (Line 8 plus Line 9)						\$ 28,646.01				
(11) Enter Total Additions from Schedule B, Attached (Section I, II, or III, as Applicable)						\$ 2,864.60				
(12) Total Claim (Line 10 plus Line 11)						\$ 25,781.41				
(13) Less Co-Insurance (for Type "A" Loans Listed in Block 2 Above, Enter 10% on Line 10. For Type "B" Loans Listed in Block 3 Above, Enter 10% of Line 12)										
(14) Total Insured Loss (Line 12 minus Line 13)										
CERTIFICATION: The undersigned hereby applies for such amount as is due under its contract and the HUD Regulations issued in accordance with Title I of the National Housing Act, and certifies that the terms of the contract and Regulations have been complied with, that the above information is correct, that the application for insured loss is just and that payment therefore has not been received. The undersigned further certifies that in connection with the acquisition and disposition of the property identified by the above FHA Loan Number that: (1) the amounts listed represent all the expenses actually incurred and that the amounts charged are reasonable and customary in the area; (2) all repairs performed were necessary for the protection and preservation of the property while awaiting sale, or were for improving the property condition to make sale at a reasonable price possible; (3) the information shown above is true and correct; and (4) the undersigned hereby agrees that upon request by the Department, it will furnish an accounting for receipts and disbursements for any amounts shown above.										
17. NAME AND ADDRESS OF INSURED INSTITUTION MILLER FINANCE COMPANY 789 Oak Place Cleveland, Ohio 45201						18. AUTHORIZED SIGNATURE AND TITLE <i>Authorized G. Person</i> Authorized G. Person, Vice Pres. 19. DATE July 31, 1979				
REMARKS (FOR HUD USE ONLY):										

PART 3 — HUD, MIA, PAID VOUCHER FILE

HUD-637 (2-78)

INSTRUCTIONS FOR
PREPARATION OF TITLE I CLAIM FOR LOSS
SCHEDULE A - DEDUCTIONS

Schedule A - Deductions shall be prepared prior to the preparation of the Application Voucher. In all cases, enter the Title I Loan Number in the upper (center) portion as indicated.

Section I - Combination and Lot Claims

When claim is filed for a defaulted Combination (mobile home and lot) or Lot Loan, enter the necessary information in Section I of Schedule A.

1. Funds in Escrow at date of last completely paid installment: Enter the total amount of funds in the escrow account as of the due date of the last completely paid installment.
Less: Disbursements from the above balance to date of disposition: Itemize the disbursements made from escrow after the due date of the last completely paid installment to the date of sale. The date of each disbursement, the description or nature of the disbursement, and the amount of such disbursement must be shown. Subtract the total amount of the itemized disbursements from item 1 above and enter the balance in the money column to the right. (NOTE: Advances by the lender to pay escrow type items for which there were no escrow funds available, are included on Schedule B - Additions, Section I.)
2. Hazard Insurance Premium Refund prorated to date of disposition: Calculate the hazard insurance premium refund, prorated to the date of disposition, applicable to the insured property and enter the total amount of the refund.
3. Gross Rental Income received after default: All amounts received by the lender for rent shall be entered here. Show the reasonable expenses incurred in handling the property during the rental period on Schedule B, Section I.
4. Proceeds from Sale (sales price or appraised value, whichever is greater): Enter the actual sales price obtained after lawful repossession and resale of the mobile home and lot or the mobile home lot or the appraised value, whichever amount is the greater. The appraised value shall be determined by an appraiser acceptable to the Secretary. Expenses associated with the sale shall be listed on Schedule B, Section I.
5. Other Receipts after date of default: Itemize all other income and receipts, including but not limited to any cash retained by the lender to which the lender is entitled under the loan transaction which has not been applied in reduction of the borrower's indebtedness. Also include the amount of any partial payment received after default. Enter the total amount of the itemized receipts in the money column to the extreme right.
6. TOTAL DEDUCTIONS: Add lines 1 through 5 in the far right money column and enter the sum here. This amount shall also be shown on line 7 of the Application Voucher.

Section II - Mobile Home Claim

This Section is to be used when filing claim for a defaulted Mobile Home Loan ONLY!

1. Proceeds from Sale (sales price or appraised value, whichever is greater): Enter the actual sales price or the appraised value of the mobile home, whichever amount is the greater. The appraised value shall be determined by an appraiser acceptable to the Secretary.
2. Insurance Premium Refunds prorated to date of disposition: Enter the amount of insurance premium refunds realized, prorated to the date of disposition of the mobile home. This does not include mortgage insurance premium refunds.
3. Other Receipts after date of default: Itemize all other receipts, such as partial payments, tendered after the date of default (earliest unpaid installment).
4. TOTAL DEDUCTIONS: Add lines 1, 2, and 3; enter the total amount on line 4. This amount shall also be shown on line 7 of the Application Voucher.

Section III - Property Improvement, Fire Safety,
Equipment, and Historic Preservation Claims

When claim is filed for any of the above improvement loans, enter the necessary information in Section III.

1. Insurance Premium Refunds prorated to date of maturity: Enter the amount of insurance premium refunds realized, prorated to the date of maturity. Maturity is reached as of the date of judgment, date on which demand was made for full unpaid balance, or date of final installment, and shall be considered in that order. This amount shall not include mortgage insurance premium refunds.
2. Other Receipts after date of maturity: Enter all other receipts, such as partial payments, tendered after the date of maturity.
3. TOTAL DEDUCTIONS: Add lines 1 and 2; enter the total on line 3. This amount shall also be shown on line 7 of the Application Voucher.

PLEASE DO NOT REMOVE CARBONS

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
MORTGAGE INSURANCE ACCOUNTING, OFATITLE I CLAIM FOR LOSS
SCHEDULE A—DEDUCTIONSTITLE I LOAN NUMBER
0796367HUD USE ONLY
Claim Number

SECTION I—COMBINATION AND LOT CLAIMS

1. Funds in Escrow at date of last completely paid installment \$ _____
 Less: Disbursements from the above balance to date of disposition

DATE PAID	DESCRIPTION	AMOUNT
_____	_____	\$ _____
_____	_____	\$ _____
_____	_____	\$ _____
_____	_____	\$ _____
_____	_____	\$ _____

Total Itemized Disbursements \$ _____
 Funds in Escrow less Total Itemized Disbursements \$ _____

2. Hazard Insurance Premium Refund prorated to date of disposition \$ _____
 3. Gross Rental Income received after default \$ _____
 4. Proceeds from Sale (sales price or appraised value, whichever is greater) \$ _____
 5. Other Receipts after date of default:

DATE RECEIVED	SOURCE	AMOUNT
_____	_____	\$ _____
_____	_____	\$ _____
_____	_____	\$ _____
_____	_____	\$ _____
_____	_____	\$ _____

Total Receipts after date of default \$ _____
 6. TOTAL DEDUCTIONS (Add lines 1 thru 5 in far right column. Enter sum here and on line 7 of the Application Voucher) \$ _____

SECTION II—MOBILE HOME CLAIM

1. Proceeds from Sale (sales price or appraised value, whichever is greater) \$ _____
 2. Insurance Premium Refunds prorated to date of disposition \$ _____
 3. Other Receipts after date of default:

DATE RECEIVED	SOURCE	AMOUNT
_____	_____	\$ _____
_____	_____	\$ _____
_____	_____	\$ _____
_____	_____	\$ _____
_____	_____	\$ _____

Total Receipts after date of default \$ _____
 4. TOTAL DEDUCTIONS (Add lines 1 thru 3 in far right column. Enter sum here and on line 7 of the Application Voucher) \$ _____

SECTION III—PROPERTY IMPROVEMENT, FIRE SAFETY
EQUIPMENT, AND HISTORIC PRESERVATION CLAIMS

1. Insurance Premium Refunds prorated to date of maturity \$ -0-
 2. Other Receipts after date of maturity:

DATE RECEIVED	SOURCE	AMOUNT
_____	_____	\$ _____
_____	_____	\$ _____
_____	_____	\$ _____
_____	_____	\$ _____
_____	_____	\$ _____

Total Receipts after date of maturity \$ _____
 3. TOTAL DEDUCTIONS (Add lines 1 and 2 in far right column. Enter sum here and on line 7 of the Application Voucher) \$ -0-

PART 7 — HUD, MIA, PAID VOUCHER FILE

HUD-837 (2-78)

INSTRUCTIONS FOR
PREPARATION OF TITLE I CLAIM FOR LOSS
SCHEDULE B- ADDITIONS

Schedule B - Additions shall be prepared prior to the preparation of the Application Voucher. In all cases, enter the Title I Loan Number in the upper (center) block as indicated.

Section I - Combination and Lot Claims

1. Disbursements after due date of last completely paid installment: Only those expenses incurred after the due date of the last completely paid installment which were actually advanced by the lending institution due to unavailable escrow funds are to be shown on Schedule B. Disbursements from escrow are to be shown on Schedule A.
 - a. Advances by Lender prorated to date of disposition: Items listed under this title are to be those expenditures over and above expenses paid from escrow funds.
 - (1) For Taxes, Ground Rent, and Water Rates which were liens prior to insurance: Enter all disbursements in these categories in itemized form, prorated to the date of disposition, including for each item the date paid, the period covered, the description, and the amount. Enter the total amount in the next to last. (NOTE: Deed taxes shall not be included. See item "b" below.)
 - (2) For Special Assessments noted on the application for insurance or which became liens after insurance: Enter the date paid, the date of the lien was attached, and the amount, prorated to the date of disposition, for each item in this category. Do not include any special assessments which became liens before insurance of the loan, if not noted in the application for insurance. Enter the total of amounts itemized in the next to last column.
 - (3) For Hazard Insurance Premiums: Enter the hazard insurance premium due on the loan, prorated to the date of disposition of the property. Total all of the amounts in the next to last column in item "1a" and enter total amount in the extreme right column.
 - b. Taxes Imposed on Acquired Deed: Enter the amount paid for taxes imposed upon any deed or other instruments by which the property was acquired by the lending institution.
 - c. Foreclosure or Acquisition Costs actually paid by the lender: Enter amounts paid to vest title and possession of the property to the lender. Add these amounts and enter the sum on line c(1). Compute 2/3 of the amount on line c(1) and enter the result on line c(2). Line c(3) shall be the amount of line c(2) or \$75, whichever amount is the greater.
 - d. Expenses Associated with the sale: Itemize all expenses incurred and paid by the lender in connection with the sale of the insured property, including a sales commission at the rate customarily paid and an appraisal fee not in excess of \$45.
 - e. Preservation, Repair and Maintenance prior to sale: Itemize expenses which were actually incurred and paid by the lender prior to the disposition of the property for preservation and maintenance of the property, for repairs required by local law, and for such additional repairs as were specifically approved by the Secretary in advance.
 - f. Other Reasonable and Necessary Expenses prior to sale: Itemize expenses which were reasonable and necessary to the sale of the property, not already listed above.
2. TOTAL ADDITIONS: Add lines 1a through 1f; enter the sum on line 2. This amount shall also be shown on line 11 of the Application Voucher.

Section II - Mobile Home Loan Claim

This section is to be used when filing claim for a defaulted Mobile Home Loan ONLY!

1. Costs of Repossessing and Refurbishing the Mobile Home, not to exceed \$500: Enter the amount of expenses incurred and paid by the lender for repossessing and refurbishing the mobile home. An itemized statement of expenses shall be included in the claim file.
2. Attorney's Fees, not to exceed \$100: Enter the total fees paid to an attorney in connection with the court orders to repossess the mobile home, not to exceed \$100. Such fees must be justified in an attached statement.
3. Uncollected Court Costs actually paid by insured: Enter uncollected court costs including fees paid for issuing, serving, and filing summons. A statement of expenses incurred in connection with such costs shall be included in the file.
4. Sales Commission, not to exceed amount specified in the Regulations: Enter a sales commission not to exceed 7% of the sales price of the mobile home unit for loans which originated on or after May 28, 1974. Enter a sales commission not to exceed 3% of the sales price of the mobile home unit for loans which originated prior to May 28, 1974.
5. Date of Deficiency Judgment Secured, if any: If a deficiency judgment has been obtained, enter the date the judgment was taken on the line provided.
6. TOTAL ADDITIONS: Add lines 1 through 4, enter total here. This amount shall also be shown on line 11 of the Application Voucher.

Section III - Property Improvement, Fire Safety Equipment, and Historic Preservation Claims

When claim is filed for any of the above improvement loans, enter the necessary information in Section III.

1. Amount Collected by Attorney after Default: Enter the total amount of monies collected by the attorney after default. These collections should also be shown in Section III of Schedule A.
2. Attorney's Fee, not to exceed \$250 for Fire Safety or 25% of item "1" above for all other improvement loans: Enter 25% of line "1" above for all improvement loans except Fire Safety Equipment Loans. The maximum attorney's fee for a Fire Safety Equipment Loan is \$250. Such fees must be justified in an attached statement.
3. Uncollected Court Costs, actually paid by the insured: Enter the uncollected court costs including fees paid for issuing, serving, and filing summons. A statement of expenses incurred and paid in connection with such costs shall be included in the file.
4. Expenses for Recording of Security assigned to USA, not to exceed \$25: Enter the actual costs and expenses in recording of assignments of security to the United States of America. This expense shall not exceed \$25.
5. Date Judgment Secured (Date) for which attorney's fees were incurred and paid: Enter the date judgment was awarded and the amount of attorney's fees incurred and paid, itemized in the attorney's statement attached.
6. TOTAL ADDITIONS: Add lines 2 through 5; enter the sum here. This amount shall also be shown on line 11 of the Application Voucher.

PLEASE DO NOT REMOVE CARBONS																																																																																										
U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT																																																																																										
MORTGAGE INSURANCE ACCOUNTING, OFA																																																																																										
TITLE I CLAIM FOR LOSS SCHEDULE B—ADDITIONS	TITLE I LOAN NUMBER 0796367	HUD USE ONLY Claim Number																																																																																								
SECTION I—COMBINATION AND LOT CLAIMS																																																																																										
<p>1. Disbursements after due date of last completely paid installment</p> <p>a. Advances by Lender prorated to date of disposition:</p> <p>(1) For Taxes, Ground Rent, and Water Rates which were liens prior to insurance:</p> <table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 25%; text-align: left;">DATE PAID</th> <th style="width: 25%; text-align: left;">PERIOD</th> <th style="width: 30%; text-align: left;">DESCRIPTION</th> <th style="width: 20%; text-align: left;">AMOUNT</th> </tr> </thead> <tbody> <tr> <td>_____</td> <td>_____</td> <td>_____</td> <td>\$ _____</td> </tr> <tr> <td>_____</td> <td>_____</td> <td>_____</td> <td>\$ _____</td> </tr> </tbody> </table> <p>(2) For Special Assessments noted on the application for insurance or which became liens after insurance:</p> <table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 25%; text-align: left;">DATE PAID</th> <th style="width: 25%; text-align: left;">DATE LIEN ATTACHED</th> <th style="width: 30%; text-align: left;">DESCRIPTION</th> <th style="width: 20%; text-align: left;">AMOUNT</th> </tr> </thead> <tbody> <tr> <td>_____</td> <td>_____</td> <td>_____</td> <td>\$ _____</td> </tr> <tr> <td>_____</td> <td>_____</td> <td>_____</td> <td>\$ _____</td> </tr> </tbody> </table> <p>(3) For Hazard Insurance Premiums _____ \$ _____</p> <p>b. Taxes imposed on Acquired Deed _____ \$ _____</p> <p>c. Foreclosure or Acquisition Costs actually paid by the lender:</p> <table style="width: 100%; border-collapse: collapse;"> <tbody> <tr> <td style="width: 40%;">Notary \$ _____</td> <td style="width: 40%;">Recording Fee \$ _____</td> <td style="width: 20%;"></td> </tr> <tr> <td>Abstract \$ _____</td> <td>Sheriff's Fee \$ _____</td> <td></td> </tr> <tr> <td>Court Cost \$ _____</td> <td>Advertising or Publication \$ _____</td> <td></td> </tr> <tr> <td>Filing Fee \$ _____</td> <td>Removal of Personal Property \$ _____</td> <td></td> </tr> <tr> <td>Auctioneer \$ _____</td> <td>Other \$ _____</td> <td></td> </tr> <tr> <td>Clark's Fee \$ _____</td> <td></td> <td></td> </tr> <tr> <td>Title Policy \$ _____</td> <td></td> <td></td> </tr> <tr> <td colspan="2">(1) Total Foreclosure or Acquisition Costs _____</td> <td>\$ _____</td> </tr> <tr> <td colspan="2">(2) 2/3 of line c(1) _____</td> <td>\$ _____</td> </tr> <tr> <td colspan="2">(3) Allowable Foreclosure or Acquisition Costs (\$75 or line c(2), whichever is greater) _____</td> <td>\$ _____</td> </tr> </tbody> </table> <p>d. Expenses Associated with the sale:</p> <table style="width: 100%; border-collapse: collapse;"> <tbody> <tr> <td style="width: 40%;">Terms Report \$ _____</td> <td style="width: 40%;">Loan Transfer Tax \$ _____</td> <td style="width: 20%;"></td> </tr> <tr> <td>Service Charge \$ _____</td> <td>Sales Commission _____</td> <td></td> </tr> <tr> <td>Appraisal Fee \$ _____</td> <td>(_____% of actual sales price)</td> <td>\$ _____</td> </tr> <tr> <td>(Maximum \$45)</td> <td></td> <td></td> </tr> <tr> <td>State Transfer Tax \$ _____</td> <td>Other \$ _____</td> <td>\$ _____</td> </tr> </tbody> </table> <p>e. Preservation, Repair and Maintenance prior to sale:</p> <table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 25%; text-align: left;">DATE PAID</th> <th style="width: 25%; text-align: left;">DESCRIPTION</th> <th style="width: 20%; text-align: left;">AMOUNT</th> </tr> </thead> <tbody> <tr> <td>_____</td> <td>_____</td> <td>\$ _____</td> </tr> <tr> <td>_____</td> <td>_____</td> <td>\$ _____</td> </tr> </tbody> </table> <p>f. Other Reasonable and Necessary Expenses prior to sale:</p> <table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 25%; text-align: left;">DATE PAID</th> <th style="width: 25%; text-align: left;">DESCRIPTION</th> <th style="width: 20%; text-align: left;">AMOUNT</th> </tr> </thead> <tbody> <tr> <td>_____</td> <td>_____</td> <td>\$ _____</td> </tr> <tr> <td>_____</td> <td>_____</td> <td>\$ _____</td> </tr> </tbody> </table> <p>2. TOTAL ADDITIONS (Add lines 1a through 1f in the right column. Enter sum here and on line 11 of the Application Voucher.) _____ \$ _____</p>				DATE PAID	PERIOD	DESCRIPTION	AMOUNT	_____	_____	_____	\$ _____	_____	_____	_____	\$ _____	DATE PAID	DATE LIEN ATTACHED	DESCRIPTION	AMOUNT	_____	_____	_____	\$ _____	_____	_____	_____	\$ _____	Notary \$ _____	Recording Fee \$ _____		Abstract \$ _____	Sheriff's Fee \$ _____		Court Cost \$ _____	Advertising or Publication \$ _____		Filing Fee \$ _____	Removal of Personal Property \$ _____		Auctioneer \$ _____	Other \$ _____		Clark's Fee \$ _____			Title Policy \$ _____			(1) Total Foreclosure or Acquisition Costs _____		\$ _____	(2) 2/3 of line c(1) _____		\$ _____	(3) Allowable Foreclosure or Acquisition Costs (\$75 or line c(2), whichever is greater) _____		\$ _____	Terms Report \$ _____	Loan Transfer Tax \$ _____		Service Charge \$ _____	Sales Commission _____		Appraisal Fee \$ _____	(_____% of actual sales price)	\$ _____	(Maximum \$45)			State Transfer Tax \$ _____	Other \$ _____	\$ _____	DATE PAID	DESCRIPTION	AMOUNT	_____	_____	\$ _____	_____	_____	\$ _____	DATE PAID	DESCRIPTION	AMOUNT	_____	_____	\$ _____	_____	_____	\$ _____
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SECTION II—MOBILE HOME CLAIM																																																																																										
<p>1. Cost of Repossessing and Refurbishing the Mobile Home, not to exceed \$800 _____ \$ _____</p> <p>2. Attorney's Fees, not to exceed \$100 _____ \$ _____</p> <p>3. Uncollected Court Costs actually paid by insured _____ \$ _____</p> <p>4. Sales Commission, not to exceed amount specified in the Regulations _____ \$ _____</p> <p>5. Debt Deficiency Judgment Secured, if any _____ \$ _____</p> <p>6. TOTAL ADDITIONS (Add lines 1 through 4. Enter the sum here and on line 11 of the Application Voucher. Attach an itemized statement for each amount shown above.) _____ \$ _____</p>																																																																																										
SECTION III—PROPERTY IMPROVEMENT, FIRE SAFETY EQUIPMENT, AND HISTORIC PRESERVATION CLAIMS																																																																																										
<p>1. Amount Collected by Attorney after default \$ _____</p> <p>2. Attorney's Fees, not to exceed \$250 for Fire Safety or 25% of Item 1 above for all other improvement loans _____ \$ -0-</p> <p>3. Uncollected Court Costs, actually paid by the insured _____ \$ -0-</p> <p>4. Expenses for Recording of Security assigned to USA, not to exceed \$25 _____ \$ -0-</p> <p>5. Debt Judgment Secured _____ for which attorney's fees were incurred and paid _____ \$ -0-</p> <p>6. TOTAL ADDITIONS (Add lines 2 through 5. Enter the sum here and on line 11 of the Application Voucher. Attach an itemized statement for each amount shown above.) _____ \$ -0-</p>																																																																																										

PART 11 — HUD, MIA, PAID VOUCHER FILE

HUD-637 (2-78)

AMORTIZATION SCHEDULE

11%				MONTHLY PAYMENT PER \$1000 IS \$10.33 EXACT FIGURE \$10.321864				20 YEARS											
YRS	MOS	INTEREST	PRINCIPAL	BALANCE	YRS	MOS	INTEREST	PRINCIPAL	BALANCE	YRS	MOS	INTEREST	PRINCIPAL	BALANCE	YRS	MOS	INTEREST	PRINCIPAL	BALANCE
0	1	9.17	1.16	998.84	8	1	8.32	2.01	905.49	10	1	6.85	3.48	744.14	18	1	4.32	6.01	465.14
0	2	9.16	1.17	997.67	8	2	8.30	2.03	903.46	10	2	6.82	3.51	740.63	18	2	4.26	6.07	459.07
0	3	9.15	1.18	996.49	8	3	8.28	2.05	901.41	10	3	6.79	3.54	737.09	18	3	4.21	6.12	452.95
0	4	9.13	1.20	995.29	8	4	8.26	2.07	899.34	10	4	6.76	3.57	733.52	18	4	4.15	6.18	446.77
0	5	9.12	1.21	994.08	8	5	8.24	2.09	897.25	10	5	6.72	3.61	729.91	18	5	4.10	6.23	440.54
0	6	9.11	1.22	992.86	8	6	8.22	2.11	895.14	10	6	6.69	3.64	726.27	18	6	4.04	6.29	434.25
0	7	9.10	1.23	991.63	8	7	8.21	2.12	893.02	10	7	6.66	3.67	722.60	18	7	3.98	6.35	427.90
0	8	9.09	1.24	990.39	8	8	8.19	2.14	890.88	10	8	6.62	3.71	718.89	18	8	3.92	6.41	421.49
0	9	9.08	1.25	989.14	8	9	8.17	2.16	888.72	10	9	6.59	3.74	715.15	18	9	3.86	6.47	415.02
0	10	9.07	1.26	987.88	8	10	8.15	2.18	886.54	10	10	6.56	3.77	711.38	18	10	3.80	6.53	408.49
0	11	9.06	1.27	986.61	8	11	8.13	2.20	884.34	10	11	6.52	3.81	707.57	18	11	3.74	6.59	401.90
1	0	9.04	1.25	985.32	8	0	8.11	2.22	882.12	11	0	6.49	3.84	703.73	18	0	3.68	6.65	395.25
		105.28	14.62				92.58	25.38				80.07	43.89				48.06	75.90	
1	1	9.03	1.30	984.02	4	1	8.09	2.24	879.88	11	1	6.45	3.88	699.85	16	1	3.62	6.71	388.54
1	2	9.02	1.31	982.71	4	2	8.07	2.26	877.62	11	2	6.42	3.91	695.94	16	2	3.56	6.77	381.77
1	3	9.01	1.32	981.39	4	3	8.04	2.29	875.33	11	3	6.38	3.95	691.99	16	3	3.50	6.83	374.94
1	4	9.00	1.33	980.06	4	4	8.02	2.31	873.02	11	4	6.34	3.99	688.00	16	4	3.44	6.89	368.05
1	5	8.98	1.35	978.71	4	5	8.00	2.33	870.69	11	5	6.31	4.02	683.98	16	5	3.37	6.96	361.09
1	6	8.97	1.36	977.35	4	6	7.98	2.35	868.34	11	6	6.27	4.06	679.92	16	6	3.31	7.02	354.07
1	7	8.96	1.37	975.98	4	7	7.96	2.37	865.97	11	7	6.23	4.10	675.82	16	7	3.25	7.08	346.99
1	8	8.95	1.38	974.60	4	8	7.94	2.39	863.58	11	8	6.20	4.13	671.69	16	8	3.18	7.15	339.84
1	9	8.93	1.40	973.20	4	9	7.92	2.41	861.17	11	9	6.16	4.17	667.52	16	9	3.12	7.21	332.63
1	10	8.92	1.41	971.79	4	10	7.89	2.44	858.73	11	10	6.12	4.21	663.31	16	10	3.05	7.28	325.35
1	11	8.91	1.42	970.37	4	11	7.87	2.46	856.27	12	0	6.08	4.25	659.04	16	11	2.98	7.35	318.00
2	0	8.90	1.43	968.94	4	0	7.85	2.48	853.79	12	0	6.04	4.29	654.77	17	0	2.92	7.41	310.59
		107.58	16.38				95.63	28.33				75.00	48.98				39.30	84.66	
2	1	8.88	1.45	967.49	7	1	7.83	2.50	851.29	12	1	6.00	4.33	650.44	17	1	2.85	7.48	303.11
2	2	8.87	1.46	966.03	7	2	7.80	2.53	848.76	12	2	5.96	4.37	646.07	17	2	2.78	7.55	295.54
2	3	8.86	1.47	964.56	7	3	7.78	2.55	846.21	12	3	5.92	4.41	641.66	17	3	2.71	7.62	287.94
2	4	8.84	1.49	963.07	7	4	7.76	2.57	843.64	12	4	5.88	4.45	637.21	17	4	2.64	7.69	280.25
2	5	8.83	1.50	961.57	7	5	7.73	2.60	841.04	12	5	5.84	4.49	632.72	17	5	2.57	7.76	272.49
2	6	8.81	1.52	960.05	7	6	7.71	2.62	838.42	12	6	5.80	4.53	628.19	17	6	2.50	7.83	264.66
2	7	8.80	1.53	958.52	7	7	7.69	2.64	835.78	12	7	5.76	4.57	623.62	17	7	2.43	7.90	256.74
2	8	8.79	1.54	956.98	7	8	7.66	2.67	833.11	12	8	5.72	4.61	619.01	17	8	2.35	7.98	248.98
2	9	8.77	1.56	955.42	7	9	7.64	2.69	830.42	12	9	5.67	4.66	614.35	17	9	2.28	8.05	240.73
2	10	8.76	1.57	953.85	7	10	7.61	2.72	827.70	12	10	5.63	4.70	609.65	17	10	2.21	8.12	232.41
2	11	8.74	1.59	952.26	7	11	7.59	2.74	824.96	12	11	5.59	4.74	604.91	17	11	2.13	8.20	224.41
3	0	8.73	1.60	950.64	7	0	7.56	2.77	822.19	13	0	5.55	4.78	600.13	18	0	2.06	8.27	216.14
		105.68	18.28				92.34	31.60				69.32	54.64				29.51	94.45	
3	1	8.71	1.62	949.04	8	1	7.54	2.79	819.40	13	1	5.50	4.83	595.30	18	1	1.98	8.35	207.79
3	2	8.70	1.63	947.41	8	2	7.51	2.82	816.58	13	2	5.46	4.87	590.43	18	2	1.90	8.43	199.34
3	3	8.68	1.65	945.76	8	3	7.49	2.84	813.74	13	3	5.41	4.92	585.51	18	3	1.83	8.50	190.86
3	4	8.67	1.66	944.10	8	4	7.46	2.87	810.87	13	4	5.37	4.96	580.55	18	4	1.75	8.58	182.28
3	5	8.65	1.68	942.42	8	5	7.43	2.90	807.97	13	5	5.32	5.01	575.54	18	5	1.67	8.66	173.62
3	6	8.64	1.69	940.73	8	6	7.41	2.92	805.05	13	6	5.28	5.05	570.49	18	6	1.59	8.74	164.88
3	7	8.62	1.71	939.02	8	7	7.38	2.95	802.10	13	7	5.23	5.10	565.39	18	7	1.51	8.82	156.06
3	8	8.61	1.72	937.30	8	8	7.35	2.98	799.12	13	8	5.18	5.15	560.24	18	8	1.43	8.90	147.16
3	9	8.59	1.74	935.56	8	9	7.33	3.00	796.12	13	9	5.14	5.19	555.05	18	9	1.35	8.98	138.18
3	10	8.58	1.75	933.81	8	10	7.30	3.03	793.09	13	10	5.09	5.24	549.81	18	10	1.27	9.06	129.12
3	11	8.56	1.77	932.04	8	11	7.27	3.06	790.03	13	11	5.04	5.29	544.52	18	11	1.18	9.15	119.97
4	0	8.54	1.79	930.25	8	0	7.24	3.09	786.94	14	0	5.00	5.34	539.18	19	0	1.10	9.23	110.74
		103.55	20.41				88.71	35.25				63.01	60.95				18.56	105.40	
4	1	8.53	1.80	928.45	9	1	7.21	3.12	783.82	14	1	4.94	5.39	533.79	19	1	1.02	9.31	101.43
4	2	8.51	1.82	926.63	9	2	7.19	3.14	780.68	14	2	4.89	5.44	528.35	19	2	.93	9.40	92.03
4	3	8.49	1.84	924.79	9	3	7.16	3.17	777.51	14	3	4.84	5.49	522.86	19	3	.84	9.49	82.54
4	4	8.48	1.85	922.94	9	4	7.13	3.20	774.31	14	4	4.79	5.54	517.32	19	4	.76	9.57	72.97
4	5	8.46	1.87	921.07	9	5	7.10	3.23	771.08	14	5	4.74	5.59	511.73	19	5	.67	9.66	63.31
4	6	8.44	1.89	919.18	9	6	7.07	3.26	767.82	14	6	4.69	5.64	506.09	19	6	.58	9.75	53.56
4	7	8.43	1.90	917.28	9	7	7.04	3.29	764.53	14	7	4.64	5.69	500.40	19	7	.49	9.84	43.72
4	8	8.41	1.92	915.36	9	8	7.01	3.32	761.21	14	8	4.59	5.74	494.66	19	8	.40	9.93	33.79
4	9	8.39	1.94	913.42	9	9	6.98	3.35	757.86	14	9	4.53	5.80	488.86	19	9	.31	10.02	23.77
4	10	8.37	1.96	911.46	9	10	6.95	3.38	754.48	14	10	4.48	5.85	483.01	19	10	.22	10.11	13.68
4	11	8.36	1.97	909.49	9	11	6.92	3.41	751.07	14	11	4.43	5.90	477.11	19	11	.13	10.20	3.46
5	0	8.34	1.99	907.50	10	0	6.88	3.45	747.62	15	0	4.37	5.96	471.15	20	0	.03	10.29	.00
		101.21	22.75				84.64	39.32				55.93	68.03				6.38	110.74	3.49
														FINAL PAYMENT					3.49


NOTE: This schedule is designed to show the monthly payment necessary to amortize a loan of \$1,000, at 11% for 12 years. It is necessary, therefore, to multiply the figures shown in this schedule by the amount of the loan (provided the percent and term are as shown here) in order to adapt this schedule to a loan greater than the amount of \$1,000.

Form Approved
OMB No. 82-R0733

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT							
MORTGAGE INSURANCE ACCOUNTING, OFA							
TITLE I CLAIM FOR LOSS TRANSMITTAL LETTER		1. TITLE I LOAN NUMBER 7374757		2. CONTRACT NUMBER 87654			
TO: Mortgage Insurance Accounting, OFA Department of Housing and Urban Development Washington, D.C. 20410 Attn: Title I Branch				3. NAME OF BORROWER(S) Herman H. Royal		4. TO WHOM WAS PROCEEDS CHECK PAID Herman H. Royal and Fire Equipment Corporation	
				5. DATE OF CHECK 7/20/77			
6. REASON FOR DEFAULT Death of Owner							
✓	7	CHECK ITEMS ATTACHED <small>(Select applicable program column at the right for guidance in determining and checking items to be attached.)</small>				PIL	HPL
			FSEL	MHIL	MHLL	Combo Loan	
X		Title I Claim for Loss, in Triplicate (HUD-837), signed and dated	X	X	X	X	X
X		Credit Applications, pertinent to claim	X	X	X	X	X
X		Evidence of Investigation of Borrower's Credit	X	X	X	X	X
X		Borrower's Authorization Form	X	X	X	X	X
X		Borrower's and Dealer's Completion Certificate	X	X			
		Placement Certificate for mobile home			X		X
X		Dealer's Contract, Sales Agreement or Invoice	X		X	X	X
		Manufacturer's Invoice for mobile home			X		X
		Certificate of Appraisal			X	X	X
		Mobile Home Lot Certification				X	X
X		Advance Notice to Borrower of Credit Approval	X		X	X	X
X		Evidence of Compliance with Regulation Z	X	X	X	X	X
		Built-in Kitchen (FH-801)	X				
		Septic Tank Certification	X				
		Certificate of Eligibility for Carpets (FH-802)	X				
X		Promissory Note: Properly assigned and dated	X	X	X		
		Certificate of Eligibility (FH-1(HPI))		X			
X		Evidence of Fire Safety Marshall's Approval (or other State or Local Agency in charge of fire safety equipment)			X		
X		Copies of all Correspondence: As Applicable	X	X	X	X	X
		Statement of Attorney's Collections and Fees					
X		Copy of Demand Letter to Borrower showing the note balance (indicate if net or payoff balance)					
		Copies of all approved HUD Letters extending claim filing period					
		Statement of Repossession Costs for mobile home			X		X
		Ledger Cards of prior Title I Loans:					
		Rebate allowed in refinancing \$					
		Security Instruments:					
		Evidence of Recorded Assignment to U.S.A.					
		Transcript of Judgment					
		Assignment of Judgment:					
		Evidence of Recorded Assignment to U.S.A.					
		Statement of Court Costs					
		Waiver of Attorney's Lien					
		Notice of Bankruptcy only					
		Proof of Claim filed in Bankruptcy and/or Decedent estate					
		Assignment suitable for transfer of interest					
8. REMARKS (To facilitate the processing of this claim, please explain any inaccuracies found in examination of the documents.)							
9. DATE December 28, 1978		10. NAME OF INSURED INSTITUTION Center National Bank		11. SIGNATURE AND TITLE OF AUTHORIZED OFFICIAL President <i>John Doe</i>			

PART 1 — TO HUD, MIA WITH PARTS 3/5, 7/9, AND 11/13 (CARBON INTACT) WITH OTHER PAPERS CHECKED ABOVE

HUD-637 (2-78)

PLEASE DO NOT REMOVE CARBONS									
U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT MORTGAGE INSURANCE ACCOUNTING OF A									
TITLE I CLAIM FOR LOSS APPLICATION VOUCHER				1. EARMARKED RESERVE NO.		HUD USE ONLY Claim Number			
2. TYPE "A" LOANS <input type="checkbox"/> Property Improvement Loan <input type="checkbox"/> Mobile Home Loan <input type="checkbox"/> Historical Preservation Loan <input checked="" type="checkbox"/> Fire Safety Equipment Loan				3. TYPE "B" LOANS <input type="checkbox"/> Mobile Home Lot Loan <input type="checkbox"/> Combination (Mobile Home and Lot) Loan				4. CONTRACT NUMBER 87654	
								5. TITLE / LOAN NUMBER 7374757	
								6. DATE OF	
								7. INTEREST RATE CHARGED	
13. NAME(S) AND ADDRESS OF MAKER(S) OF NOTE Herman H. Royal Royal Nursing Home 245 Main Avenue Anytown, Maine 04106 <small>NAME(S) OF CO-MAKER(S) (If any):</small>				8. NOTE		9. MONTH		10. YEAR	
				7. FIRST INSTALLMENT		8. MONTH		9. YEAR	
				8. FINAL INSTALLMENT		9. MONTH		10. YEAR	
				9. DEFAULT		10. MONTH		11. YEAR	
				11. FACE AMOUNT OF NOTE		12. INSTALLMENTS REQUIRED		13. MONTHLY STATEMENT ON WHICH ACKNOWLEDGED	
				12. NO.		13. AMT. OF EACH		14. MONTH	
				15. \$50,000.00		16. 240		17. \$516.10	
				18. August		19. 1977			
				14. DATE ON WHICH DEMAND WAS MADE FOR FULL UNPAID BALANCE		HUD USE ONLY			
				15. November 30, 1978		16. 1			
				17. 2		18. 3			
				19. 4		20. 5			
<p><i>Applicant to Complete All Items Below Except Where the Regulations Require that the Finance Charge be Calculated by the "Actuarial Method". Where the "Actuarial Method" is Used, Start with Line 6B and Place a Dash (-) in the Appropriate Dollar Column (Block 7A) for Lines 1 through 6A.</i></p>									
(1) Total Finance Charge (2) Charge Prorated to Default (Line 1 x Factor _____) (3) Purchase Price or Proceeds to Borrower (4) Total (Line 2 plus Line 3) (5) Total Installments Received Prior to Maturity (Number of Monthly Installments <u>14</u>) (6) A. Unpaid Principal Balance and Prorated Finance Charge (Line 4 minus Line 5) B. Unpaid Principal Balance as of Date in Block 7A above (USE ONLY WHEN FINANCE CHARGE IS CALCULATED BY "ACTUARIAL METHOD.") (7) Enter Total Deductions from Schedule B, Attached (Section I, II, or III, as Applicable) (8) Unpaid Principal Balance (Line 6A or 6B minus Line 7) (9) Uncollected Earned Interest from Date of Default at 7% per Annum (Adjusted to <u>12-28-78</u>) (10) Unpaid Principal Balance and Earned Interest (Line 8 plus Line 9) (11) Enter Total Additions from Schedule B, Attached (Section I, II, or III, as Applicable) (12) Total Claim (Line 10 plus Line 11) (13) Less Co-Insurance (for Type "A" Loans Listed in Block 2 Above, Enter 10% on Line 10. For Type "B" Loans Listed in Block 3 Above, Enter 10% of Line 12) (14) Total Insured Loss (Line 12 minus Line 13)						\$ 73,864.00 \$ 6,802.97 \$ 50,000.00 \$ 56,802.97 \$ 7,225.40 \$ --- \$ 49,577.57 \$ -0- \$ 49,577.57 \$ 656.06 \$ 50,233.63 \$ -0- \$ 50,233.63 \$ 5,023.36 \$ 45,210.27			
						CERTIFICATION: The undersigned hereby applies for such amount as is due under its contract and the HUD Regulations issued in accordance with Title I of the National Housing Act, and certifies that the terms of the contract and Regulations have been complied with, that the above information is correct, that the application for insured loss is just and that payment therefore has not been received. The undersigned further certifies that in connection with the acquisition and disposition of the property identified by the above FHA Loan Number that: (1) the amounts listed represent all the expenses actually incurred and that the amounts charged are reasonable and customary in the area; (2) all repairs performed were necessary for the protection and preservation of the property while awaiting sale, or were for improving the property condition to make sale at a reasonable price possible; (3) the information shown above is true and correct, and (4) the undersigned hereby agrees that upon request by the Department, it will furnish an accounting for receipts and disbursements for any amounts shown above.			
17. NAME AND ADDRESS OF INSURED INSTITUTION						18. AUTHORIZED SIGNATURE AND TITLE			
Center National Bank 111 Corner Street Anytown, Maine 04101						 President			
REMARKS (FOR HUD USE ONLY)									

PART 3 — HUD, MIA, PAID VOUCHER FILE

HUD-437 (2-78)

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
MORTGAGE INSURANCE ACCOUNTING, OFA

PART 7 — HUD. MIA; PAID VOUCHER FILE

PLEASE DO NOT REMOVE CARBONS																																																																																																													
U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT																																																																																																													
MORTGAGE INSURANCE ACCOUNTING, OFA																																																																																																													
TITLE I CLAIM FOR LOSS SCHEDULE B—ADDITIONS		TITLE I LOAN NUMBER 7374757	HUD USE ONLY Claim Number																																																																																																										
SECTION I—COMBINATION AND LOT CLAIMS																																																																																																													
<p>1. Disbursements after due date of last completely paid installment</p> <p>a. Advances by Lender prorated to date of disposition:</p> <p>(1) For Taxes, Ground Rent, and Water Rates which were liens prior to insurance:</p> <table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left; border-bottom: 1px solid black;">DATE PAID</th> <th style="text-align: left; border-bottom: 1px solid black;">PERIOD</th> <th style="text-align: left; border-bottom: 1px solid black;">DESCRIPTION</th> <th style="text-align: right; border-bottom: 1px solid black;">AMOUNT</th> </tr> </thead> <tbody> <tr> <td> </td> <td> </td> <td> </td> <td style="text-align: right;">\$ _____</td> </tr> <tr> <td> </td> <td> </td> <td> </td> <td style="text-align: right;">\$ _____</td> </tr> </tbody> </table> <p>(2) For Special Assessments noted on the application for insurance or which became liens after insurance:</p> <table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left; border-bottom: 1px solid black;">DATE PAID</th> <th style="text-align: left; border-bottom: 1px solid black;">DATE LIEN ATTACHED</th> <th style="text-align: left; border-bottom: 1px solid black;">DESCRIPTION</th> <th style="text-align: right; border-bottom: 1px solid black;">AMOUNT</th> </tr> </thead> <tbody> <tr> <td> </td> <td> </td> <td> </td> <td style="text-align: right;">\$ _____</td> </tr> <tr> <td> </td> <td> </td> <td> </td> <td style="text-align: right;">\$ _____</td> </tr> </tbody> </table> <p>(3) For Hazard Insurance Premiums: _____ \$ _____</p> <p>b. Taxes Imposed on Acquired Deed: _____ \$ _____</p> <p>c. Foreclosure or Acquisition Costs actually paid by the lender:</p> <table style="width: 100%; border-collapse: collapse;"> <tbody> <tr> <td style="width: 40%;">Notary</td> <td style="width: 20%;">\$ _____</td> <td style="width: 20%;">Recording Fee</td> <td style="width: 20%;">\$ _____</td> </tr> <tr> <td>Abstract</td> <td>\$ _____</td> <td>Sheriff's Fee</td> <td>\$ _____</td> </tr> <tr> <td>Court Cost</td> <td>\$ _____</td> <td>Advertising or</td> <td>\$ _____</td> </tr> <tr> <td>Filing Fee</td> <td>\$ _____</td> <td>Publication</td> <td>\$ _____</td> </tr> <tr> <td>Auctioneer</td> <td>\$ _____</td> <td>Removal of Personal</td> <td>\$ _____</td> </tr> <tr> <td>Clerk's Fee</td> <td>\$ _____</td> <td>Property</td> <td>\$ _____</td> </tr> <tr> <td>Title Policy</td> <td>\$ _____</td> <td>Other</td> <td>\$ _____</td> </tr> </tbody> </table> <p>(1) Total Foreclosure or Acquisition Costs: _____ \$ _____</p> <p>(2) 2/3 of line c(1): _____ \$ _____</p> <p>(3) Allowable Foreclosure or Acquisition Costs (\$75 or line c(2), whichever is greater): _____ \$ _____</p> <p>d. Expenses Associated with the sale:</p> <table style="width: 100%; border-collapse: collapse;"> <tbody> <tr> <td style="width: 40%;">Termite Report</td> <td style="width: 20%;">\$ _____</td> <td style="width: 20%;">Loan Transfer Tax</td> <td style="width: 20%;">\$ _____</td> </tr> <tr> <td>Service Charge</td> <td>\$ _____</td> <td>Sales Commission</td> <td>\$ _____</td> </tr> <tr> <td>Appraisal Fee</td> <td>\$ _____</td> <td>(_____% of actual sales price)</td> <td>\$ _____</td> </tr> <tr> <td>(Maximum \$45)</td> <td></td> <td>Other</td> <td>\$ _____</td> </tr> <tr> <td>State Transfer Tax</td> <td>\$ _____</td> <td></td> <td>\$ _____</td> </tr> </tbody> </table> <p>e. 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EXACT NUMBER OF DAYS IN FRACTIONAL PARTS OF A YEAR

From any date in—	To the corresponding date in—											
	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
January	365	31	59	90	120	151	181	212	243	273	304	334
February	334	365	28	59	89	120	150	181	212	242	273	303
March	306	337	365	31	61	92	122	153	184	214	245	275
April	275	306	334	365	30	61	91	122	153	183	214	244
May	245	276	304	335	365	31	61	92	123	153	184	214
June	214	245	273	304	334	365	30	61	92	122	153	183
July	184	215	243	274	304	335	365	31	62	92	123	153
August	153	184	212	243	273	304	334	365	31	61	92	122
September	122	153	181	212	242	273	303	334	365	30	61	91
October	92	123	151	182	212	243	273	304	335	365	31	61
November	61	92	120	151	181	212	242	273	304	334	365	30
December	31	62	90	121	151	182	212	243	274	304	335	365

When the date in the terminal month is greater than in the initial month, add the difference to the number of days shown for corresponding dates; and, similarly, subtract the difference when the date in the terminal month is less.

Example: January 12 to April 14 is 90 plus 2 or 92 days.
October 12 to February 10 is 123 minus 2 or 121 days.

